

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: WARK, RUTH J. § Case No. 14-05770
§
§
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Markian R Slobodian, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$14,859.00</u>	Assets Exempt: <u>\$16,984.00</u>
<i>(without deducting any secured claims)</i>	

Total Distribution to Claimants: <u>\$161,880.94</u>	Claims Discharged Without Payment: <u>\$80,010.93</u>
--	--

Total Expenses of Administration: \$21,094.06

3) Total gross receipts of \$ 185,100.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 2,125.00 (see **Exhibit 2**), yielded net receipts of \$182,975.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$148,070.17	\$297,652.91	\$160,851.82	\$160,851.82
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	35,461.31	35,461.31	21,094.06
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	8,501.02	8,501.02	1,029.12
GENERAL UNSECURED CLAIMS (from Exhibit 7)	55,275.10	18,169.93	18,169.93	0.00
TOTAL DISBURSEMENTS	\$203,345.27	\$359,785.17	\$222,984.08	\$182,975.00

4) This case was originally filed under Chapter 7 on December 15, 2014.
The case was pending for 21 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/23/2016 By: /s/Markian R Slobodian
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 —GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
9523 Saddlebag Row, Columbia MD 21045	1110-000	185,100.00
TOTAL GROSS RECEIPTS		\$185,100.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 —FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Ruth J. Wark	Debtor's Exemption	8100-002	2,125.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$2,125.00

EXHIBIT 3 —SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3	Tower Federal Credit Union	4110-000	128,856.82	136,801.09	0.00	0.00
NOTFILED	COLUMBIA BNK	4110-000	19,213.35	N/A	N/A	0.00
	Tower Federal Credit Union	4110-000	N/A	145,771.74	145,771.74	145,771.74
	Fulton Bank, NA	4110-000	N/A	15,080.08	15,080.08	15,080.08
TOTAL SECURED CLAIMS			\$148,070.17	\$297,652.91	\$160,851.82	\$160,851.82

EXHIBIT 4 —CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Markian R Slobodian	2100-000	N/A	12,398.75	12,398.75	1,577.00
Markian R Slobodian	2200-000	N/A	82.08	82.08	82.08

Law Offices of Markian R Slobodian	3110-000	N/A	5,695.50	5,695.50	2,150.00
Law Offices of Markian R Slobodian	3120-000	N/A	315.71	315.71	315.71
International Sureties, Ltd.	2300-000	N/A	2.09	2.09	2.09
Moore, Carney, Ryan and Lattanzi, L.L.C.	2820-000	N/A	-1,827.12	-1,827.12	-1,827.12
Moore, Carney, Ryan and Lattanzi, L.L.C.	2820-000	N/A	-354.39	-354.39	-354.39
Keller Williams Integrity	3510-000	N/A	11,106.00	11,106.00	11,106.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Moore, Carney, Ryan and Lattanzi, L.L.C.	2500-000	N/A	300.00	300.00	300.00
Howard County, MD	2820-000	N/A	7,722.69	7,722.69	7,722.69
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$35,461.31	\$35,461.31	\$21,094.06

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1P	Internal Revenue Service	5800-000	N/A	8,501.02	8,501.02	1,029.12
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$8,501.02	\$8,501.02	\$1,029.12

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1U	Internal Revenue Service	7100-000	N/A	17,146.39	17,146.39	0.00
2	Baltimore Gas & Electric	7100-000	906.00	1,023.54	1,023.54	0.00
NOTFILED	Laurel Dental	7100-000	1,347.80	N/A	N/A	0.00
NOTFILED	Pinnacle Health Hospitals	7100-000	93.00	N/A	N/A	0.00

NOTFILED	Ivy Manor Assisted Living	7100-000	3,482.26	N/A	N/A	0.00
NOTFILED	Quantum Imaging and Therapeutic	7100-000	80.47	N/A	N/A	0.00
NOTFILED	West Shore EMS	7100-000	138.05	N/A	N/A	0.00
NOTFILED	Trojan Profes	7100-000	1,347.00	N/A	N/A	0.00
NOTFILED	Rand Recovery	7100-000	314.00	N/A	N/A	0.00
NOTFILED	FIA Card Services	7100-000	10,846.00	N/A	N/A	0.00
NOTFILED	Howard County George Howard Bldg	7100-000	281.18	N/A	N/A	0.00
NOTFILED	American Express	7100-000	4,583.00	N/A	N/A	0.00
NOTFILED	BK OF AMER	7100-000	10,768.00	N/A	N/A	0.00
NOTFILED	Cach Llc	7100-000	1,543.00	N/A	N/A	0.00
NOTFILED	CHASE	7100-000	5,522.00	N/A	N/A	0.00
NOTFILED	Essex House	7100-000	4,482.34	N/A	N/A	0.00
NOTFILED	Hk Insurance Service	7100-000	960.00	N/A	N/A	0.00
NOTFILED	DPT ED/SLM	7100-000	2,892.00	N/A	N/A	0.00
NOTFILED	Holy Spirit Hospital	7100-000	52.00	N/A	N/A	0.00
NOTFILED	DPT ED/SLM	7100-000	5,637.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$55,275.10	\$18,169.93	\$18,169.93	\$0.00

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 14-05770

Trustee: (580580) Markian R Slobodian

Case Name: WARK, RUTH J.

Filed (f) or Converted (c): 12/15/14 (f)

Period Ending: 08/23/16

§341(a) Meeting Date: 01/27/15

Claims Bar Date: 01/22/16

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	9523 Saddlebag Row, Columbia MD 21045	160,000.00	5,000.00		185,100.00 FA
2	cash	5.00	0.00		0.00 FA
3	cash in safe deposit box Belco Credit Union	9,500.00	0.00		0.00 FA
4	checking account Belco Credit Union	1,104.00	0.00		0.00 FA
5	couches, tvs, appliances, bedroom sets, and othe	2,500.00	0.00		0.00 FA
6	books, pictures, knick knacks, and various coins	750.00	0.00		0.00 FA
7	clothes	500.00	0.00		0.00 FA
8	costume jewelry	500.00	0.00		0.00 FA
9	possible claim against Herizon Marketing Group	Unknown	0.00		0.00 FA
10	cats (2)	0.00	0.00		0.00 FA
10	Assets Totals (Excluding unknown values)	\$174,859.00	\$5,000.00	\$185,100.00	\$0.00

Major Activities Affecting Case Closing:

1/29/15 - The trustee will request a fair market analysis regarding value of house in MD plus past 6 months of bank statements and check register. 341 meeting continued to February 24, 2015.

4/28/15 - Trustee will sell real estate in Maryland. 341 meeting continued to 6/9/15.

6/9/15 - 341 meeting concluded. Trustee will appoint realtor and sell house in Maryland.

6/11/15 - Application for appointment of attorney for trustee filed.

6/19/15 - Order approving appointment of attorney for trustee.

10/7/15 - Motion to sell real estate in Columbia, Maryland filed by Trustee.

10/14/15 - Certificate of service filed regarding order setting response and hearing dates.

10/14/15 - Notice of Sale and Certificate of Service filed by Trustee.

10/21/15 - Asset notice filed.

10/28/15 - Motion to continue hearing on sale of real estate filed by Trustee.

11/1/15 - Objection filed to motion to sell by The Columbia Bank.

11/3/15 - Email to counsel for The Columbia Bank requesting payoff of mortgage.

11/6/15 - Objection filed by Debtor regarding motion to sell real estate.

11/7/15 - Objection deadline regarding motion to sell real estate.

11/17/15 - Hearing on Trustee's motion to sell real estate.

11/17/15 - Order approving sale of real estate.

11/19/15 - Order forwarded to closing agent with request to proceeding with scheduling closing.

1/4/16 - Report of Sale regarding sale of real estate in Columbia, MD filed by Trustee.

1/22/16 - Claims Bar date.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 14-05770

Trustee: (580580) Markian R Slobodian

Case Name: WARK, RUTH J.

Filed (f) or Converted (c): 12/15/14 (f)

Period Ending: 08/23/16

§341(a) Meeting Date: 01/27/15

Claims Bar Date: 01/22/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
--	---	--	--	--	--

3/29/16 - Trustee determined estate did not generate income or capital gains. Accordingly, no tax return will be filed.

3/29/16 - TFR forwarded to US Trustee's office for review.

3/29/16 - Final fee application of Trustee's counsel filed by Trustee.

5/6/16 - Email from S. Dortch at US Trustee's office requesting changes to TFR.

5/9/16 - Revised TFR sent to S. Dortch at US Trustee's office.

5/31/16 - Notice of TFR and Certificate of Service forwarded to Bankruptcy Court.

6/27/16 - Distribution Order.

7/11/16 - Distributions mailed to creditors.

Initial Projected Date Of Final Report (TFR): March 15, 2016

Current Projected Date Of Final Report (TFR): March 29, 2016 (Actual)

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 14-05770

Trustee: Markian R Slobodian (580580)

Case Name: WARK, RUTH J.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**3980

Account: *****8066 - Checking Account

Period Ending: 08/23/16

Blanket Bond: \$9,112,009.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/30/15		Moore, Carney, Ryan and Lattanzi, L.L.C.	Carveout from Sale of Real Estate		5,000.00		5,000.00
	{1}	William F. Condron, Jr.	Gross Sale Proceeds 185,100.00	1110-000			5,000.00
			County Taxes 12/29/15 1,827.12 to 06/30/16	2820-000			5,000.00
			CPRA 12/29/15 to 06/30/16 354.39	2820-000			5,000.00
	{1}	Markian R. Slobodian, Esq.	Bankruptcy Court Filing Fee - Motion to Sell	-176.00	1110-000		5,000.00
		Tower Federal Credit Union	Payoff 1st Mortgagee -145,771.74	4110-000			5,000.00
		Fulton Bank, NA	Payment to 2nd Mortgagee -15,080.08	4110-000			5,000.00
		Keller Williams Integrity	Real Estate Commissions -11,106.00	3510-000			5,000.00
		Ruth J. Wark	Debtor's Exemption -2,125.00	8100-002			5,000.00
			Misc. Costs of Sale -300.00	2500-000			5,000.00
		Howard County, MD	Real Estate Taxes -7,722.69	2820-000			5,000.00
12/30/15	{1}	Moore, Carney, Ryan and Lattanzi, L.L.C.	Filing Fee for Motion to Sell Real Estate	1110-000	176.00		5,176.00
01/11/16	101	International Sureties, Ltd.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/06/2016 FOR CASE #14-05770, Bond #016026361	2300-000		2.09	5,173.91
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,163.91
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,153.91
07/06/16	102	Markian R Slobodian	Dividend paid 100.00% on \$12,398.75, Trustee Compensation; Reference:	2100-000		1,577.00	3,576.91
07/06/16	103	Markian R Slobodian	Dividend paid 100.00% on \$82.08, Trustee Expenses; Reference:	2200-000		82.08	3,494.83
07/06/16	104	Law Offices of Markian R Slobodian	Dividend paid 100.00% on \$5,695.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,150.00	1,344.83
07/06/16	105	Law Offices of Markian R Slobodian	Dividend paid 100.00% on \$315.71, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		315.71	1,029.12
07/06/16	106	Internal Revenue Service	Dividend paid 12.10% on \$8,501.02; Claim# 1P; Filed: \$8,501.02; Reference:	5800-000		1,029.12	0.00

Subtotals : \$5,176.00 \$5,176.00

{ Asset reference(s)}

Form 2

Cash Receipts And Disbursements Record

Page: 2

Case Number: 14-05770
Case Name: WARK, RUTH J.
Taxpayer ID #: **-**3980
Period Ending: 08/23/16

Trustee: Markian R Slobodian (580580)
Bank Name: Rabobank, N.A.
Account: *****8066 - Checking Account
Blanket Bond: \$9,112,009.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			ACCOUNT TOTALS		5,176.00	5,176.00	\$0.00
			Less: Bank Transfers		0.00	0.00	
			Subtotal		5,176.00	5,176.00	
			Less: Payments to Debtors			2,125.00	
			NET Receipts / Disbursements		\$5,176.00	\$3,051.00	
Net Receipts : 5,176.00 Plus Gross Adjustments : 179,924.00 Less Payments to Debtor : 2,125.00 Net Estate : \$182,975.00			TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances	
			Checking # *****8066	5,176.00	3,051.00	0.00	
				\$5,176.00	\$5,176.00	\$0.00	